INVESTMENT HORIZON: INTERMEDIATE/LONG-TERM (4-7 YEARS)

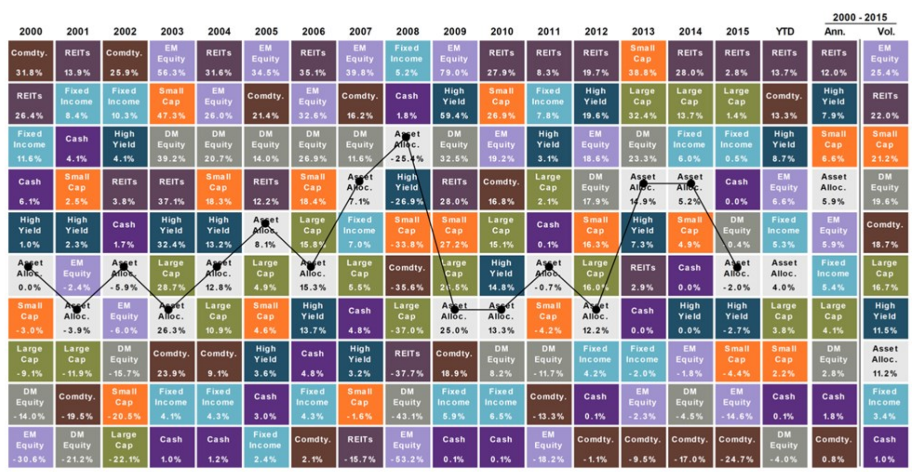
FEATURES

- Low cost asset allocation
- Level of risk determined by client risk profile
- Buy & Hold strategy with annual rebalancing of asset allocation which seek to align account risk profile
- Tax-Aware and Factor-based models also available

"Forget the needle, buy the haystack." -Jack Bogle

A LOW COST ASSET ALLOCATION FOR LONG-TERM INVESTORS

Benchmark seeks to give a consistent, globally diversified asset allocation built on the tenets of Modern Portfolio Theory. Benchmark utilizes low cost passive investments and a Buy & Hold strategy to keep you invested long-term. Tax-Aware versions available keep more in your pocket and less in Uncle Sam's.



Source: Barclays, Bloomberg, FactSet, MSCI, NAREIT, Russel, Standard & Poor's, J.P. Morgan Asset Management. Large cap: S&P 500, Small cap: Russell 2000, EM Equity: MSCI EME, DM Equity: MSCI EAFE, Comdty: Bloomberg Commodity Index, High Yield: Barclays Global HY Index, Fixed Income: Barclays Aggregate, REITs: NAREIT Equity RETI Index. The "Asset Allocation" portfolio assumes the following weights: 25% S&P 500, 10% Russell 2000, 15% MSCI EAFE, 5% MSCI EME, 25% Barclays Aggregate, 5% Barclays 1-3m Treasury, 5% Barclays Global High Yield Index, 5% Bloomberg Commodity Index, and 5% NAREIT Equity REIT Index. Blalanced portfolio assumes annual rebalancing. Annualized return and volatility represents period of 12/31/99—12/31/15.

Benchmark: Varies across risk profiles

Current expense ratio: .07-.12% dependent on Investment Objective

Investment Objectives: Conservative, Moderate, Balanced, Growth, Aggressive

Asset allocation does not ensure a profit or protect against a loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. This information is presented as an introduction to the portfolio strategy and is for educational purposes. As such, it is not intended as a solicitation or offer. Prospective investors should contact his/her advisor for more detailed portfolio information and the product's suitability in meeting your financial investment objectives.

Different types of investments involve varying degrees of risk and there can be no assurance that any specific investment will either be suitable or profitable for a client or prospective client's investment portfolio.

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